# Case 16-21153 Doc 1 Filed 06/29/16 Entered 06/29/16 17:05:15 Desc Main Document Page 1 of 76

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

# Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Iden	tify Yourself			
			About Debtor 1:	About De	otor 2 (Spouse Only in a Joint Case):
1.	Your full	name			
	Write the	name that is on	Burnadine		
	picture ide	ernment-issued entification (for your driver's	First name	First name	
		passport).	Middle name	Middle nar	me
	Bring you		Brown		
		ion to your vith the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name	and Suffix (Sr., Jr., II, III)
2.		names you have he last 8 years			
	Include yo maiden n	our married or ames.			
3.	your Soc number of Individua	last 4 digits of ial Security or federal Il Taxpayer Ition number	xxx-xx-8308		

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Case number (if known)

Debtor 1 Burnadine Brown

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs **EINs** If Debtor 2 lives at a different address: Where you live 1143 N Springfield Avenue 2nd Floor Chicago, IL 60651 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Check one: Why you are choosing Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

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Document Case number (if known) Debtor 1 Burnadine Brown

Par	t 2: Tell the Court About	our E	Bankruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> f page 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing for Bar e box.	nkruptcy
	choosing to file under	<b>■</b> C	hapter 7				
		□с	hapter 11				
		□с	hapter 12				
		□с	hapter 13				
В.	How you will pay the fee		about how yo	u may pay. Typ	pically, if you are paying the fee yo	k with the clerk's office in your local court for murself, you may pay with cash, cashier's checkalf, your attorney may pay with a credit card or	k, or money
			a pre-printed		milling your payment on your benk	in, your attorney may pay with a credit card or	CHECK WITH
					tallments. If you choose this options (Official Form 103A).	n, sign and attach the Application for Individua	als to Pay
			but is not req applies to you	uired to, waive y ur family size ar	your fee, and may do so only if yond you are unable to pay the fee ir	n only if you are filing for Chapter 7. By law, a j ur income is less than 150% of the official pow n installments). If you choose this option, you m ial Form 103B) and file it with your petition.	erty line that
9.	Have you filed for	■ No		The Contract the Contract to t	Snapter 11 ming 1 ee waweu (Ome	ari omi 1035) and me it with your petition.	
	bankruptcy within the last 8 years?	□ Ye					
	lact o youro.	<u></u> п.,	District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy	■ No	0				
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	□ Ye	es.				
	affiliate?		Debtor			Deletionship to you	
			District		When	Relationship to you  Case number, if known	
			Debtor		VVIIGII	Relationship to you	
			District		When	Case number, if known	
11	Do you rent your	□ No	n Go to I	ine 12			
	residence?		U		ained an eviction judament agains	t you and do you want to stay in your residence	۵2
		■ Ye		No. Go to line	, -	t you and do you want to stay in your residence	<b>.</b>
				Yes. Fill out <i>In</i> bankruptcy per		<i>ludgment Against You</i> (Form 101A) and file it v	with this

Document Page 4 of 76 Case number (if known) Debtor 1 **Burnadine Brown** Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety?

Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Burnadine Brown

Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

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If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Burnadine Brown		Documen	Case numb	Der (if known)
Part	6: Answer These Quest	ions for Re	eporting Purposes		
16.	What kind of debts do you have?	16a.	Are your debts primarily consindividual primarily for a person	sumer debts? Consumer debts are deal, family, or household purpose."	efined in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.		
			Yes. Go to line 17.		
		16b.		iness debts? Business debts are debt ment or through the operation of the bu	
			☐ No. Go to line 16c.		
			☐ Yes. Go to line 17.		
		16c.	State the type of debts you owe	e that are not consumer debts or busing	ess debts
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7.	Go to line 18.	
	Do you estimate that after any exempt property is excluded and administrative expenses	■ Yes.		you estimate that after any exempt pro able to distribute to unsecured creditor	operty is excluded and administrative expenses s?
	are paid that funds will be available for distribution to unsecured creditors?		□ Yes		
18.	How many Creditors do you estimate that you owe?	☐ 1-49 ■ 50-99 ☐ 100-19		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000
19.	How much do you estimate your assets to be worth?	<b>\$100,0</b>	50,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$100,0	50,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	☐ \$1,000,001 - \$10 million ☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion
Part	7: Sign Below				
For	you	I have exa	amined this petition, and I declar	re under penalty of perjury that the info	rmation provided is true and correct.
				am aware that I may proceed, if eligible f available under each chapter, and I	e, under Chapter 7, 11,12, or 13 of title 11, choose to proceed under Chapter 7.
				pay or agree to pay someone who is rotice required by 11 U.S.C. § 342(b).	not an attorney to help me fill out this
		I request	relief in accordance with the cha	apter of title 11, United States Code, sp	ecified in this petition.
		bankrupto and 3571	cy case can result in fines up to		or property by fraud in connection with a lyears, or both. 18 U.S.C. §§ 152, 1341, 1519
		Burnadi	ne Brown of Debtor 1	Signature of Deb	tor 2
		Executed		Executed on	M / PD / \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \
			MM / DD / YYYY	M	M / DD / YYYY

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Debtor 1 Burnadine Brown

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Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Angela Spale	ding	Date	June 29, 2016
Signature of Attorn			MM / DD / YYYY
Angela Spaldin	g		
Spalding Law C	enter LLC		
2218 W. Chicag Chicago, IL 606			
Number, Street, City, Sta	te & ZIP Code		
Contact phone 773	-227-2218	Email address	info@spaldinglawcenter.com
6274242			
Bar number & State			

		17/1/1111	311 1 700. 8 01 7 0	
Fill in this infor	mation to identify your	case:		
Debtor 1	Burnadine Brown	1		
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				

## Official Form 106Sum

# Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your a	ssets If what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	121,301.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	121,301.00
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	44,371.87
	Your total liabilities	\$	44,371.87
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	194.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,620.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal,	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Case number (if known) Document Debtor 1 Burnadine Brown

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	١.	
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$	

1,724.21

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

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Fill in this information to identify your	case and this filing:		
Debtor 1 Burnadine Brown	1		
First Name  Debtor 2	Middle Name	Last Name	
(Spouse, if filing) First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS	
Case number			☐ Check if this is an amended filing
Official Form 106A/B			
Schedule A/B: Prop	ertv		12/15
In each category, separately list and describ think it fits best. Be as complete and accura information. If more space is needed, attach Answer every question.	e items. List an asset only once te as possible. If two married p a separate sheet to this form. C	e. If an asset fits in more than one category, lis eople are filing together, both are equally resp on the top of any additional pages, write your r	onsible for supplying correct
Part 1: Describe Each Residence, Building			
Do you own or have any legal or equitable	e interest in any residence, build	ding, land, or similar property?	
No. Go to Part 2.			
☐ Yes. Where is the property?			
Part 2: Describe Your Vehicles			
	e, also report it on <i>Schedule</i> (	es, whether they are registered or not? In G: Executory Contracts and Unexpired Leas	
■ No			
☐ Yes			
		vehicles, other vehicles, and accessories s, snowmobiles, motorcycle accessories	
■ No			
☐ Yes			
		es from Part 2, including any entries for	.=> \$0.00
Part 3: Describe Your Personal and House	ehold Items		
Do you own or have any legal or equita	able interest in any of the fo	llowing items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
<ul> <li>6. Household goods and furnishings         Examples: Major appliances, furniture         □ No         ■ Yes. Describe</li> </ul>	linens, china, kitchenware		
	eous household goods i airs, refrigerator, stove	ncluding: bedroom suite, couch,	\$600.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

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Case number (if known) Document Debtor 1 **Burnadine Brown** Yes. Describe..... \$100.00 television, VCR/ DVD player, radio 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... Clothing apparel \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$100.00 watch, amethyst ring, costume jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,000.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Yes. Cash on Hand \$1.00

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Case number (if known) Document Debtor 1 **Burnadine Brown** 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... \$250.00 **Chase Bank** Checking \$50.00 17.2. Savings Chase Bank 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name:

**Pension White Castle Pension** \$120,000.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

■ No

☐ Yes. .....

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No

☐ Yes.....

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

■ No

☐ Yes. Give specific information about them...

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

■ No

☐ Yes. Give specific information about them...

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Case number (if known) Document Debtor 1 **Burnadine Brown** 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information... 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: **Term Life Policy Through Prudential Emika Brown and** with Employer - no cash surrender Isaiah Brown \$0.00 value 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$120,301.00 for Part 4. Write that number here..... Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

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Case number (if known) Document Debtor 1 **Burnadine Brown** 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 ...... \$0.00 56. Part 2: Total vehicles, line 5 \$0.00 57. Part 3: Total personal and household items, line 15 \$1,000.00 Part 4: Total financial assets, line 36 \$120,301.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$121,301.00 \$121,301.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$121,301.00

				U
Fill in this inform	ation to identify your	case:		
Debtor 1	Burnadine Brown	1		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

# Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption	
Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
\$600.00		\$600.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$100.00		\$100.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$200.00		\$200.00	735 ILCS 5/12-1001(a)	
		100% of fair market value, up to any applicable statutory limit		
\$100.00		\$100.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$1.00		\$1.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
	\$100.00 \$100.00	\$100.00 \$1.00 \$1.00	Copy the value from Schedule A/B  \$600.00  \$600.00  \$600.00  \$100% of fair market value, up to any applicable statutory limit  \$100.00  \$200.00  \$200.00  \$100% of fair market value, up to any applicable statutory limit  \$200.00  \$100% of fair market value, up to any applicable statutory limit  \$100.00  \$100% of fair market value, up to any applicable statutory limit  \$100.00  \$100% of fair market value, up to any applicable statutory limit  \$100.00  \$100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Burnadine Brown

of description of the property and line on nedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
ecking: Chase Bank	\$250.00		\$250.00	735 ILCS 5/12-1001(b)
e IIOIII S <i>Criedule AVB.</i> 17-1			100% of fair market value, up to any applicable statutory limit	
vings: Chase Bank	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
e nom denedate A.B. TTL			100% of fair market value, up to any applicable statutory limit	
nsion: White Castle Pension	\$120,000.00		\$120,000.00	735 ILCS 5/12-704
e IIOIII Scriedule AVB. <b>21.1</b>			100% of fair market value, up to any applicable statutory limit	
you claiming a homestead exemption			led on or after the date of adjustme	nt \
	ecking: Chase Bank e from Schedule A/B: 17.1  vings: Chase Bank e from Schedule A/B: 17.2  nsion: White Castle Pension e from Schedule A/B: 21.1	ccking: Chase Bank se from Schedule A/B: 17.1  vings: Chase Bank se from Schedule A/B: 17.2  vings: Chase Bank se from Schedule A/B: 17.2  specific control of the schedule A/B: 17.2  specific control of the schedule A/B: 21.1  Copy the value from Schedule from Schedule A/B: 250.00  \$120,000.00	Copy the value from Schedule A/B  ecking: Chase Bank	Copy the value from Schedule A/B  \$250.00  \$250.

		1212111		
Fill in this infor	mation to identify your	case:		
Debtor 1	Burnadine Brown	1		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106D

# Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

		Document	Page 1	8 of 76				
Fill in this in	formation to identify your ca	ase:						
Debtor 1	Burnadine Brown							
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name					
United States	s Bankruptcy Court for the:	NORTHERN DISTRICT OF ILI	LINOIS					
Case numbe	r							
(if known)				□	Check if this is an			
					amended filing			
Official Fo	orm 106E/F							
		no Have Unsecured	Claims		12/15			
ny executory schedule G: Ex schedule D: Ci eft. Attach the	contracts or unexpired leases the xecutory Contracts and Unexpir reditors Who Have Claims Secu	hat could result in a claim. Also li ed Leases (Official Form 106G). D red by Property. If more space is i	ist executory of not include needed, copy	Part 2 for creditors with NONPRIORITY contracts on Schedule A/B: Property (O any creditors with partially secured clathe Part you need, fill it out, number the do not file that Part. On the top of any a	official Form 106A/B) and on hims that are listed in e entries in the boxes on the			
Part 1: Lis	st All of Your PRIORITY Uns	ecured Claims						
1. Do any cr	editors have priority unsecured	claims against you?						
No. Go	to Part 2.							
☐ Yes.								
Part 2: Li	st All of Your NONPRIORITY	Unsecured Claims						
□ No. Yo ■ Yes.		rt. Submit this form to the court with		edules.  b holds each claim. If a creditor has more	a than one poppriority			
unsecured	claim, list the creditor separately f	for each claim. For each claim listed	I, identify what	type of claim it is. Do not list claims alread three nonpriority unsecured claims fill ou	y included in Part 1. If more			
					Total claim			
	ount Recovery Services riority Creditor's Name	Last 4 digits of acc	ount number		\$26.00			
·	I N 114th St			Opened 6/23/09 Last Active				
	/aukee, WI 53222	When was the debt	incurred?	4/01/08				
	per Street City State Zlp Code	As of the date you	file, the claim	is: Check all that apply				
Who	incurred the debt? Check one.							
■ De	ebtor 1 only	☐ Contingent						
□ De	ebtor 2 only	☐ Unliquidated						
□ De	ebtor 1 and Debtor 2 only	☐ Disputed						
☐ At	least one of the debtors and anoth	1161	Type of NONPRIORITY unsecured claim:					
	heck if this claim is for a comm							
debt	claim subject to offset?	Obligations arisin report as priority clai		aration agreement or divorce that you did i	not			
■ No	•			ng plans, and other similar debts				
<b>■</b> No		·	•	• •				
L Y€	98	Other. Specify	Collection	IOI ACI IIIC.				

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Debtor 1 Burnadine Brown Case number (if know) 4.2 \$0.00 **ACL Laboratories** Last 4 digits of account number 8308 Nonpriority Creditor's Name c/o State Collection Services When was the debt incurred? 2509 S. Stoughton Road Madison, WI 53716 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes **Advocate Illinois Masonic Medical** 4.3 Last 4 digits of account number 6052 \$0.00 Nonpriority Creditor's Name 836 W. Wellington Avenue When was the debt incurred? 2014 Chicago, IL 60657 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Notice Only** Other. Specify **Advocate Illinois Masonic Medical** Last 4 digits of account number \$0.00 4.4 5267 Nonpriority Creditor's Name PO Box 4247 When was the debt incurred? 2015 Carol Stream, IL 60197 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify Notice Only

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Debtor 1 Burnadine Brown Case number (if know) 4.5 \$3,194.00 Afni, Inc. Last 4 digits of account number 9405 Nonpriority Creditor's Name Opened 6/06/08 Last Active Po Box 3427 When was the debt incurred? 5/01/07 Bloomington, IL 61702 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collection Amp D Mobile 4.6 Afni. Inc. 0502 Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 404 Brock Drive When was the debt incurred? 2010 P.O Box 3517 Bloomington, IL 61702-3517 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Notice Only Other, Specify 4.7 Aronson Last 4 digits of account number 2537 \$0.00 Nonpriority Creditor's Name Opened 3/01/03 Last Active 3401 W 47th Street When was the debt incurred? 1/01/05 Chicago, IL 60632 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify Notice Only

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Case number (if know) Debtor 1 Burnadine Brown 4.8 \$2,197.00 **Arrow Financial Services** Last 4 digits of account number 1314 Nonpriority Creditor's Name Opened 11/26/08 Last Active 5996 W Touhy Ave When was the debt incurred? 5/01/08 Niles, IL 60714 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collection for Ge Money Bank / Whitehall 4.9 ATG Credit, LLC Last 4 digits of account number 8419 \$162.00 Nonpriority Creditor's Name Opened 12/01/14 Last Active P.O Box 14895 When was the debt incurred? 5/01/13 Chicago, IL 60614 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Collection for Metropolitan Advanced** ☐ Yes Other. Specify Radiology. 4.1 ATG Credit, LLC 5563 \$133.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/01/13 Last Active P.O Box 14895 When was the debt incurred? 9/01/13 Chicago, IL 60614 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No Collection for Metropolitan Advanced ■ Other. Specify Radiology ☐ Yes

Page 22 of 76 Case number (if know) Document Debtor 1 Burnadine Brown 4.1 **BCA Financial Services, Inc.** 6052 \$2,683.19 Last 4 digits of account number Nonpriority Creditor's Name 18001 Old Cutler Road When was the debt incurred? 2016 Suite 462 Miami, FL 33157 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Collection for Advocate Illinois Masonic** Other. Specify ☐ Yes **Medical Center** 4.1 \$0.00 **Brooks & Trinrud PC** 6870 Last 4 digits of account number Nonpriority Creditor's Name 3725 Blackhawk Road When was the debt incurred? 2009 Suite 200 Rock Island, IL 61201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Collection for Wells Fargo Bank Other, Specify 4.1 4315 \$0.00 Cap One Last 4 digits of account number Nonpriority Creditor's Name Opened 2/29/00 Last Active Po Box 85520 5/01/04 When was the debt incurred? Richmond, VA 23285 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another

■ No

debt

■ Other. Specify Notice Only

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

☐ Check if this claim is for a community

Is the claim subject to offset?

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Debtor 1 Burnadine Brown Case number (if know) 4.1 **Certified Services Inc** 1740 \$245.00 Last 4 digits of account number 4 Nonpriority Creditor's Name Opened 6/01/15 Last Active Po Box 177 When was the debt incurred? 12/01/14 Waukegan, IL 60079 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Collection for Chicago Anesthesia ☐ Yes Other. Specify **Associates** 4.1 Chicago Anesthesia Associates SC 8308 \$0.00 Last 4 digits of account number 5 Nonpriority Creditor's Name 2334 Momentum Place When was the debt incurred? 2015 Chicago, IL 60689 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes 4.1 **Cmre Financial Services Inc** 2089 \$1.141.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 3075 E Imperial Hwy Ste 200 When was the debt incurred? Opened 2/01/15 Brea, CA 92821 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No Collection for West Suburban Medical ☐ Yes ■ Other. Specify Center

Document Page 24 of 76 Debtor 1 Burnadine Brown Case number (if know) 4.1 **Cmre Financial Services Inc** 5941 \$52.00 Last 4 digits of account number Nonpriority Creditor's Name 3075 E Imperial Hwy Ste 200 When was the debt incurred? Opened 1/01/14 Brea, CA 92821 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Collection for West Suburban Medical ☐ Yes Other. Specify Center 4.1 \$508.00 **Cmre Financial Services Inc** 8377 Last 4 digits of account number 8 Nonpriority Creditor's Name 3075 E Imperial Hwy Ste 200 When was the debt incurred? Opened 11/01/13 Brea, CA 92821 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset?  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection for West Suburban Medical** ☐ Yes Other. Specify Center 4.1 CMRE Financial Services, Inc. 2795 \$178.81 Last 4 digits of account number 9 Nonpriority Creditor's Name 3075 E. Imperial Hwy. # 200 When was the debt incurred? 2016 Brea, CA 92821-6753 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

■ Other. Specify Medical Debt

lacksquare Debts to pension or profit-sharing plans, and other similar debts

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Case number (if know) Debtor 1 Burnadine Brown 4.2 **Commercial Recovery In** 75N1 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 2/21/06 Last Active 13335 15 Mile Rd Ste 408 When was the debt incurred? 10/01/05 Sterling Heights, MI 48312 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify **Notice Only** 4.2 **Dependon Collection Service** 3187 \$379.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 4833 When was the debt incurred? Opened 9/26/06 Oak Brook, IL 60522 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No Collection for Westside Pathology ☐ Yes Other. Specify Associates. 4.2 **First Source Financial Solutions** 4203 \$107.00 Last 4 digits of account number Nonpriority Creditor's Name 7650 Magna Drive When was the debt incurred? 01/27/10 Belleville, IL 62223 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other Specify Collection for Village Radiology

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Debtor 1 Burnadine Brown Case number (if know) 4.2 **GE Money Bank** 8308 \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Attn: Bankruptcy Dept. When was the debt incurred? P.O. Box 103106 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice Only 4.2 Gemb/Whitehall 6739 \$1,873.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 3/06/07 Last Active Po Box 981439 When was the debt incurred? 5/06/08 El Paso, TX 79998 As of the date you file, the claim is: Check all that apply Number Street City State ZIp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Consumer debt Other. Specify 4.2 Harris & Harris Ltd \$347.00 9450 Last 4 digits of account number Nonpriority Creditor's Name 222 Merchandise Mart Plaza Opened 5/11/09 Last Active **Suite 1900** When was the debt incurred? 11/01/08 Chicago, IL 60654 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection for Advocate-III Masonic T Yes

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Debtor 1 Burnadine Brown 4.2 Harris & Harris, LTD 4452 \$0.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 111 West Jackson Blvd When was the debt incurred? 2016 Suite 400 Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice Only 4.2 **Hsbc Auto** 2201 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 12/05/05 Last Active 6602 Convov Ct When was the debt incurred? 5/07/07 San Diego, CA 92111 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Automobile Other. Specify 4.2 **HSBC Auto Finance / Santander** \$0.00 2201 Last 4 digits of account number 8 Nonpriority Creditor's Name Santander Consumer USA Opened 12/01/05 Last Active Po Box 961245 When was the debt incurred? 5/01/07 Fort Worth, TX 76161 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Automobile T Yes

Document Page 28 of 76 Debtor 1 Burnadine Brown Case number (if know) 4.2 **Hsbc Bank** 5139 \$0.00 Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 11/22/02 Last Active Po Box 5253 When was the debt incurred? 2/01/04 Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Notice Only** Other. Specify 4.3 IC System 6001 \$577.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 4/01/14 Last Active Attn: Bankruptcy 444 Highway 96 East, Po Box 64378 When was the debt incurred? 8/01/13 St. Paul, MN 55164 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection for Westgate Orthopaedics Ltd ☐ Yes 4.3 **Illinois Collection Services** \$471.00 0508 Last 4 digits of account number Nonpriority Creditor's Name 8231 185th St Ste 100 When was the debt incurred? Opened 5/18/09 Tinley Park, IL 60487 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

Other, Specify

Debts to pension or profit-sharing plans, and other similar debts

**Collection for West Suburban Medical** 

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Case number (if know) Debtor 1 Burnadine Brown 4.3 **Illinois Collection Services** 9954 \$259.00 Last 4 digits of account number 2 Nonpriority Creditor's Name 8231 185th St Ste 100 When was the debt incurred? Opened 11/23/09 Tinley Park, IL 60487 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collection for West Suburban Medical 4.3 **Illinois Collection Services** 5282 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 8231 185th St Ste 100 When was the debt incurred? Opened 4/20/10 Tinley Park, IL 60487 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection for Resurrection Ambulatory ☐ Yes 4.3 Illinois Collection Services \$558.00 5285 Last 4 digits of account number Nonpriority Creditor's Name 8231 185th St Ste 100 When was the debt incurred? Opened 4/20/10 Tinley Park, IL 60487 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection for Resurrection Ambulatory

☐ Yes

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Debtor 1 Burnadine Brown Case number (if know) 4.3 **Illinois Collection Services** 6627 \$234.00 Last 4 digits of account number 5 Nonpriority Creditor's Name 8231 185th St Ste 100 When was the debt incurred? Opened 12/07/09 Tinley Park, IL 60487 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Collection for West Suburban Medical ☐ Yes Other. Specify Center 4.3 **Illinois Collection Services** \$75.00 0655 Last 4 digits of account number 6 Nonpriority Creditor's Name 8231 185th St Ste 100 Opened 10/05/09 When was the debt incurred? Tinley Park, IL 60487 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset?  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection for West Suburban Medical** ☐ Yes Other. Specify Center 4.3 **Illinois Collection Services** 2130 \$53.00 Last 4 digits of account number Nonpriority Creditor's Name 8231 185th St Ste 100 When was the debt incurred? Opened 4/20/10 Tinley Park, IL 60487 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Collection for West Suburban Medical

☐ Yes

Other. Specify Center

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Document Page 31 of 76 Debtor 1 Burnadine Brown Case number (if know) 4.3 **Illinois Collection Services** 9968 \$278.00 Last 4 digits of account number 8 Nonpriority Creditor's Name 8231 185th St Ste 100 When was the debt incurred? Opened 12/01/12 Tinley Park, IL 60487 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collection for River Forest Imaging 4.3 **Illinois Collection Services** 5285 \$250.00 Last 4 digits of account number 9 Nonpriority Creditor's Name 8231 185th St Ste 100 When was the debt incurred? Opened 4/01/10 Tinley Park, IL 60487 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No Collection for Resurrection Ambulatory ☐ Yes Other. Specify Care **Illinois Collection Services** 9954 \$259.00 Last 4 digits of account number Nonpriority Creditor's Name 8231 185th St Ste 100 When was the debt incurred? Opened 11/01/09 Tinley Park, IL 60487 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

Other. Specify

☐ Debts to pension or profit-sharing plans, and other similar debts

Center

Collection for West Suburban Medical

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☐ Yes

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Debtor 1 Burnadine Brown Case number (if know) 4.4 Kovach Eye Institute 6290 \$50.00 Last 4 digits of account number 4 Nonpriority Creditor's Name 152 N. Addison Avenue When was the debt incurred? 2015 Elmhurst, IL 60126 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Medical Debt Lakeshore Gastroemterology & 4.4 1214 \$93.57 5 Liver Last 4 digits of account number Nonpriority Creditor's Name PO Box 74008150 2016 When was the debt incurred? Chicago, IL 60674 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Medical Debt 4.4 6870 \$0.00 Markoff & Krasny Last 4 digits of account number Nonpriority Creditor's Name Attorneys at Law When was the debt incurred? 7/28/10 29 N. Wacker Dr., # 500 Chicago, IL 60606-2854 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Collection for Wells Fargo Auto Reposession

Official Form 106 E/F

☐ Yes

Other. Specify notice only

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Debtor 1 Burnadine Brown Case number (if know) 4.4 **Nationwide Cassel Llc** 2255 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 5/22/03 Last Active 3435 N Cicero Ave When was the debt incurred? 3/07/05 Chicago, IL 60641 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Notice Only** Other. Specify 4.4 **Nationwide Cassel LIc** 1550 \$0.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 8/16/05 Last Active 3435 N Cicero Ave When was the debt incurred? 12/01/07 Chicago, IL 60641 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Notice Only Other. Specify 4.4 **Northwest Collectors** 8821 \$616.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/01/12 Last Active 3601 Algonquin Rd. Suite 232 When was the debt incurred? 7/01/12 Rolling Meadows, IL 60008 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection for Radiological Physicians Ltd. ☐ Yes

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■ No

☐ Yes

■ Other. Specify Notice Only

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

Document Page 36 of 76 Debtor 1 Burnadine Brown Case number (if know) 4.5 Radiological Physicians Ltd. 8308 \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name 111 N. Wabash Avenue When was the debt incurred? Suite 620 Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice Only 4.5 **Resurrection AMB Care Services** 3210 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name P.O Box 6670 11/09 When was the debt incurred? River Forest, IL 60305 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes 4.5 8308 River Forest Imaging \$0.00 Last 4 digits of account number 5 Nonpriority Creditor's Name 420 Williams Street When was the debt incurred? River Forest, IL 60305 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

■ Other. Specify Notice Only

 $\square$  Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Debtor 1 Burnadine Brown 4.5 State Collection Service Inc. 6133 \$128.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 2509 S. Stoughton Rd When was the debt incurred? 02/26/10 Madison, WI 53716 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Collection for ACL Laboratories 4.5 State Collection Service Inc. 5979 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 2509 S. Stoughton Road When was the debt incurred? 2015 Madison, WI 53716 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes 4.5 State Collection Service. Inc. 6133 \$0.00 Last 4 digits of account number 8 Nonpriority Creditor's Name P.O Box 6250 When was the debt incurred? 2010 Madison, WI 53716 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice Only

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Debtor 1 Burnadine Brown Case number (if know) 4.5 **State Collection Services** 5979 \$122.23 Last 4 digits of account number 9 Nonpriority Creditor's Name Bankruptcy Dept. When was the debt incurred? 2015 P.O Box 6250 Madison, WI 53716 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other, Specify Collection for Physiotherapy Associates ☐ Yes 4.6 Tate & Kirlin Associates 1800 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 2810 Southhampton Road 06/30/09 When was the debt incurred? Philadelphia, PA 19154 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection for Arrow Financial Services** ☐ Yes Other. Specify LLC - GEMB/Whitehall 4.6 Village Radiology 8308 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 N Marion Street Oak Park, IL 60301-1079 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes

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Document Page 39 of 76 Case number (if know) Debtor 1 Burnadine Brown 4.6 Wells Fargo Auto Finance 6870 \$0.00 Last 4 digits of account number 2 Nonpriority Creditor's Name P.O. Box 29704 When was the debt incurred? 2009 Phoenix, AZ 85038-9704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts **Notice Only** Deficiency balance for repoed vehicle: 2007 Chrysler Sebring. ☐ Yes Other. Specify Case No. 09-M1-176870 4.6 Wells Fargo Bank 9001 \$24,740.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 4/12/07 Last Active 1250 Montego Way When was the debt incurred? 11/20/08 Walnut Creek, CA 94598 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ■ No Deficiency balance for repoed vehicle: 2007 Chrysler Sebring. ☐ Yes ■ Other. Specify Case No. 09-M1-176870 4.6 0771 \$0.00 West Suburban Hospital Last 4 digits of account number Nonpriority Creditor's Name **Dept 4658** 2016 When was the debt incurred? Carol Stream, IL 60122 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed

Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Notice Only** Other. Specify

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Debtor 1 Burnadine Brown Case number (if know) 4.6 West Suburban Medical Center 0800 \$0.00 Last 4 digits of account number 5 Nonpriority Creditor's Name 3 Erie Court When was the debt incurred? 07/13/09 Oak Park, IL 60302 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice only 4.6 West Suburban Medical Center 0771 \$1,008.07 Last 4 digits of account number 6 Nonpriority Creditor's Name 3 Erie Court When was the debt incurred? 2016 Oak Park, IL 60302 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Debt ☐ Yes 4.6 Westgate Orthoapedics 3114 \$65.00 Last 4 digits of account number Nonpriority Creditor's Name 1125 Westgate When was the debt incurred? 2015 Oak Park, IL 60301 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Other. Specify

**Medical Debt** 

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Document Page 41 of 76 Case number (if know) Debtor 1 Burnadine Brown 4.6 Westgate Orthopaedics Ltd 8308 \$0.00 Last 4 digits of account number 8 Nonpriority Creditor's Name 1125 Westgate Street When was the debt incurred? Oak Park, IL 60301 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes 4.6 Westside Pathology Associates 8308 \$0.00 Last 4 digits of account number 9 Nonpriority Creditor's Name 3 Erie Court When was the debt incurred? 4th floor Oak Park, IL 60302 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Notice Only** Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total Claim Domestic support obligations** 6a 0.00 Total claims Taxes and certain other debts you owe the government 6b. from Part 1 0.00 Claims for death or personal injury while you were intoxicated 6c. 0.00 Other. Add all other priority unsecured claims. Write that amount here. 6d. 6d. 0.00 Total Priority. Add lines 6a through 6d. 6e. 0.00

Total claims from Part 2

Schedule E/F: Creditors Who Have Unsecured Claims

Obligations arising out of a separation agreement or divorce that

Student loans

you did not report as priority claims

6f.

**Total Claim** 

0.00

0.00

6f.

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Debtor 1 Burnadine Brown

6h.	<b>Debts to pension or profit-sharing plans, and other similar debts Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6h.	\$ 0.00
6i.		6i.	\$ 44,371.87
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 44,371.87

Official Form 106 E/F

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		17/7/4/11/11	<u> </u>	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Burnadine Brown	1		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

#### Official Form 106G

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Delores Cooks
1143 N. Springfield Ave.
1st Floor
Chicago, IL 60651

State what the contract or lease is for
Oral month-to-month lease of \$750.00 for 2nd floor apt.

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		Docume	ent Page 44 o	ot 76	
Fill in thi	s information to identify you	r case:			
Debtor 1	Burnadine Brow	ın			
Debtor 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, f	iling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
J	atoo zama apto, countro, anor				
Case nur	mber				
(if known)					Check if this is an
					amended filing
Officia	al Form 106H				
		1.1.4			
Sche	dule H: Your Cod	debtors			12/15
2. Wi Arizo	thin the last 8 years, have young, California, Idaho, Louisiana b. Go to line 3. es. Did your spouse, former spouts blumn 1, list all of your codeb the 2 again as a codebtor only in 106D), Schedule E/F (Officia	ou lived in a community pr a, Nevada, New Mexico, Pu ouse, or legal equivalent live otors. Do not include your if that person is a guaran	operty state or territor erto Rico, Texas, Wash with you at the time? spouse as a codebtor tor or cosigner. Make	ry? (Community property nington, and Wisconsin.) r if your spouse is filing sure you have listed th	y states and territories include g with you. List the person shown e creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
out (	Column 2.  Column 1: Your codebtor			Column 2: The cre	ditor to whom you owe the debt
	Name, Number, Street, City, State and	ZIP Code		Check all schedule	
3.1				☐ Schedule D, line	
3.1	Name			Schedule D, line	
				Schedule G, line	
				— Schedule G, line	<del></del>
	Number Street City	State	ZIP Code		
	City	State	ZIF Code		
3.2				Schedule D, line	
	Name			☐ Schedule E/F, li	
				☐ Schedule G, line	e
	Number Street			_	
	City	State	ZIP Code		

Schedule H: Your Codebtors

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Fill	in this information to identify your ca	ase:								
Del	btor 1 Burnadine E	Brown			_					
	btor 2				_					
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_					
Cas	se number					Check if t	this is:			
(If kr	nown)					☐ An ar		Ū		
							•	,	g postpetition ollowing date:	
$\bigcirc$	fficial Form 106I								mownig date.	•
_	chedule I: Your Inc					MM /	DD/ Y	YYY		12/15
Be a sup spo	plying correct information. If you use. If you are separated and you ch a separated this form.	sible. If two married peo are married and not fili ir spouse is not filing w	ng jointly, and your s ith you, do not includ	spouse is de inform	living	with you about you	u, inclu ur spo	ide inforn use. If mo	nation about ore space is	your needed,
Pai	tt 1: Describe Employment									
1.	Fill in your employment information.		Debtor 1			De	ebtor 2	or non-fil	ling spouse	
	If you have more than one job,	Employment status	☐ Employed				Emplo	yed		
	attach a separate page with information about additional employers.	Employment status	■ Not employed	Not employed				nployed		
	Include part-time, seasonal, or self-employed work.	Occupation Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here?				_			
Pai	rt 2: Give Details About Mor	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to re	eport for a	ny line	, write \$0	in the	space. Inc	alude your no	n-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	n for all er	mploye	rs for that	t persoi	n on the lir	nes below. If	you need
					Fo	or Debtor	r 1		btor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	(	0.00	\$	N/A	-
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	-
4	Calculate gross Income Add lin	no 2 + lino 3		4	\$	0.0	00	\$	NI/A	

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Deb	tor 1	Burnadine Bro	wn	-		Case	number ( <i>if kr</i>	nown)				
						For	Debtor 1			r Debtor n-filing s		
	Cop	y line 4 here		4.		\$	(	0.00	\$		N/A	
5.	List	all payroll deduct	tions:									
	5a.	Tax. Medicare.	and Social Security deductions	58	a.	\$	(	0.00	\$		N/A	
	5b.		ributions for retirement plans		b.	\$_		0.00	\$		N/A	
	5c.	Voluntary contr	ibutions for retirement plans	50	c.	\$		0.00	\$		N/A	
	5d.	Required repay	ments of retirement fund loans	50	d.	\$	(	0.00	\$		N/A	
	5e.	Insurance		56	e.	\$	(	0.00	\$		N/A	
	5f.	Domestic suppo	ort obligations	5f	f.	\$	(	0.00	\$		N/A	
	5g.	Union dues		50	g.	\$		0.00	\$_		N/A	
	5h.	Other deduction	ns. Specify:	_ 5h	h.+	\$	(	0.00	+ \$_		N/A	
6.			ctions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_		0.00	\$_		N/A	
7.	Cal	culate total month	ly take-home pay. Subtract line 6 from line 4.	7.	•	\$	(	0.00	\$_		N/A	
8.	List 8a.	Net income from profession, or fa Attach a stateme	ent for each property and business showing gross y and necessary business expenses, and the total	88	a	\$		0.00	\$		N/A	
	8b.	Interest and div		8k		\$-		0.00	\$-		N/A	
	8c.	Family support regularly receiv Include alimony,	payments that you, a non-filing spouse, or a dependent e spousal support, child support, maintenance, divorce			\$ \$			\$_ \$			
	8d.	Unemployment	property settlement.	80		<b>\$</b> —		0.00	<b>\$</b> -		N/A N/A	
	8e.	Social Security	Compensation	86		\$ _		0.00	\$		N/A	
	8f.	Other government of the control of t	ent assistance that you regularly receive sistance and the value (if known) of any non-cash assistance such as food stamps (benefits under the Supplemental nce Program) or housing subsidies.			\$		4.00	\$ \$		N/A	
	8g.	Pension or retir	ement income	_ 80	g.	\$	(	0.00	\$		N/A	
	8h.	Other monthly i	ncome. Specify:	8h	h.+	\$	(	0.00	+ \$_		N/A	
9.	Add	l all other income.	Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [	\$	194	4.00	\$_		N/A	
10.	Calo	culate monthly inc	come. Add line 7 + line 9.	10.	\$		194.00	+ \$		N/A	= \$	194.00
		•	10 for Debtor 1 and Debtor 2 or non-filing spouse.		-		104.00			1474		104.00
11.	1. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.  Specify:  11. +\$ 0.00											
12.	Add Writ app	e that amount on th	e last column of line 10 to the amount in line 11. The res ne Summary of Schedules and Statistical Summary of Certai	ult is n Lia	s the	e con lities a	nbined mor and Related	nthly ir d <i>Data</i>	ncome , if it	). 12.	\$	194.00
13.	Do y	you expect an inci No.	rease or decrease within the year after you file this form	?							Combine monthly	
		Yes. Explain:	Debtor had to leave her job at White Castle after Her last pay stub is dated for 6/23/16. She is applying to increase her SNAP award ben She is unsure what her pension benefits will be on the state of	efits	s.							ssues.

Official Form 106I Schedule I: Your Income page 2

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Fill	in this informa	tion to identify yo	our case:			I		
Deb	otor 1	Burnadine B	rown			Che	eck if this is: An amended filing	1
	otor 2 ouse, if filing)						A supplement sho	owing postpetition chapter f the following date:
Unit	ed States Bankr	ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
1	e number nown)							
		rm 106J				-		
Be info	as complete a		possible. eded, atta	If two married people a ch another sheet to this				
Par 1.	t 1: Descr Is this a joir	ribe Your House nt case?	hold					
	□N	s Debtor 2 live i	·					
	□ Y	es. Debtor 2 mus	st file Offici	al Form 106J-2, Expenses	s for Separate House	ehold of De	btor 2.	
2.	•	e dependents?	■ No					
	Do not list Do Debtor 2.  Do not state dependents	the	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?  No Yes
							_	_ □ Yes □ No □ Yes □ No □ Yes □ No □ Yes
3.	expenses of	oenses include f people other t d your depende	han $_{f \Box}$	No Yes			_	103
Est	imate your ex		our bankrı	uptcy filing date unless y				napter 13 case to report of the form and fill in the
the	lude expense value of such ficial Form 10	h assistance an	non-cash d have inc	government assistance is luded it on <i>Schedule I:</i> '	if you know Your Income		Your ex	penses
4.		or home owners		ses for your residence. I	nclude first mortgag	e 4.	\$	750.00
	If not includ	led in line 4:						
		estate taxes				4a.	·	0.00
	•	rty, homeowner's	•	's insurance ıpkeep expenses		4b. 4c.	·	0.00
		owner's associat	•			4d.	·	0.00
5.	Additional r	nortgage payme	ents for yo	our residence, such as ho	me equity loans	5.		0.00

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Deptor 1 Burna	dine Brown	Case num	ber (if known)	
6. Utilities:				
	ty, heat, natural gas	6a.	\$	200.00
	sewer, garbage collection	6b.	·	0.00
·	one, cell phone, Internet, satellite, and cable services	6c.	·	150.00
6d. Other. S		6d.		0.00
	usekeeping supplies	7.	\$	300.00
	d children's education costs	8.	\$	0.00
	ndry, and dry cleaning	9.	·	50.00
	e products and services	9. 10.	*	
1. Medical and	•	11.		50.00
	•	11.	Φ	50.00
	on. Include gas, maintenance, bus or train fare. e car payments.	12.	\$	60.00
	t, clubs, recreation, newspapers, magazines, and books	13.	·	10.00
	ntributions and religious donations	14.		0.00
5. <b>Insurance.</b>	intributions and religious donations	14.	Ψ	0.00
	insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insu		15a.	\$	0.00
15b. Health i		15b.		0.00
15c. Vehicle		15b.	·	0.00
	surance. Specify:	15d.	·	0.00
	include taxes deducted from your pay or included in lines 4 or 20.	13u.	Ψ	0.00
Specify:	include taxes deducted from your pay of included in lines 4 of 20.	16.	\$	0.00
	r lease payments:		Ψ	0.00
	ments for Vehicle 1	17a.	\$	0.00
. ,	ments for Vehicle 2	17b.	·	0.00
17c. Other. S		17c.		0.00
17d. Other. S		17d.	·	
	ts of alimony, maintenance, and support that you did not report		Φ	0.00
	n your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106)		\$	0.00
	nts you make to support others who do not live with you.	).	\$	0.00
Specify:	,	19.	Ť	0.00
	operty expenses not included in lines 4 or 5 of this form or on Sc	-	our Income	
	ges on other property	20a.		0.00
20b. Real es		20b.		0.00
	y, homeowner's, or renter's insurance	20c.		0.00
	ance, repair, and upkeep expenses	20d.	·	0.00
	wner's association or condominium dues	20d. 20e.		
			· -	0.00
<ol> <li>Other: Specify</li> </ol>	<i>/</i> :	21.	+\$	0.00
2. Calculate vou	r monthly expenses			
22a. Add lines	• •		\$	1,620.00
	22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	1,020.00
		_		4 620 00
ZZG. AUU III10 Z	22a and 22b. The result is your monthly expenses.		\$	1,620.00
3. Calculate you	r monthly net income.			
23a. Copy lir	ne 12 (your combined monthly income) from Schedule I.	23a.	\$	194.00
	our monthly expenses from line 22c above.	23b.	-\$	1,620.00
177	• •			-,,:,-
23c. Subtrac	t your monthly expenses from your monthly income.			
	ult is your <i>monthly net income</i> .	23c.	\$	-1,426.00
	•			
	ct an increase or decrease in your expenses within the year after			
	you expect to finish paying for your car loan within the year or do you expect y	our mortgage	payment to incre	ase or decrease because o
_	he terms of your mortgage?			
No.				
ΠYes	Explain here:			

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Fill in this inforn	nation to identify you	case:			
Debtor 1	Burnadine Brow	<u> </u>	LastNama		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name	_	
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					☐ Check if this is an amended filing
Official Form					
Declarat	ion About a	an Individual	Debtor's Sc	hedules	12/15
obtaining money years, or both. 18		in connection with a bank			ement, concealing property, or 00, or imprisonment for up to 20
Did you pay	or agree to pay som	eone who is NOT an attor	ney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes. N	lame of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	ty of perjury, I declare true and correct.	e that I have read the sum	mary and schedules filed	d with this declaration	on and
X /s/ Burr	nadine Brown		X		
	line Brown e of Debtor 1		Signature of I	Debtor 2	

Date \_\_\_\_\_

Date June 29, 2016

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Fill in	this informa	ation to identify you	r case:						
Debto	or 1	Burnadine Brow	'n						
		First Name	Middle Name	Last Name					
Debto (Spouse	or 2 e if, filing)	First Name	Middle Name	Last Name					
United	d States Bank	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS					
Office	a States Dani	druptcy Court for trie.	NORTHERN DISTRICT	JF ILLINOIS					
Case (if know	number				_	heck if this is an mended filing			
	cial For								
Stat	ement	of Financial	Affairs for Individ	duals Filing for B	ankruptcy	4/10			
inform	nation. If mo er (if known)	re space is needed, . Answer every que	attach a separate sheet to	this form. On the top of an	equally responsible for sup y additional pages, write you				
1. W	/hat is your	current marital statu	ıs?						
□ ■	<ul><li>Married</li><li>Not marri</li></ul>	ed							
2. D	Ouring the last 3 years, have you lived anywhere other than where you live now?								
	No Yes. List	all of the places you I	ived in the last 3 years. Do n	ot include where you live nov	<i>i</i> .				
[	Debtor 1 Pric	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	ldress:	Dates Debtor 2 lived there			
					ity property state or territory ico, Texas, Washington and W				
	■ No ■ Yes. Mak	e sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).					
				,					
Part 2	Explain	the Sources of You	r Income						
F	ill in the total	amount of income yo	u received from all jobs and	ng a business during this you all businesses, including part we together, list it only once ur		ndar years?			
	] No								
	Yes. Fill i	n the details.							
			Debtor 1		Debtor 2				
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
		f current year until for bankruptcy:	■ Wages, commissions, bonuses, tips	\$10,513.03	☐ Wages, commissions, bonuses, tips				
			☐ Operating a business		☐ Operating a business				

Official Form 107

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				Debtor 1		Debtor 2	
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	
	r last calen anuary 1 to	ndar year: December	31, 2015 )	■ Wages, commissions, bonuses, tips	\$26,358.00	☐ Wages, commissi bonuses, tips	ions,
				☐ Operating a business		Operating a busing	iess
		dar year be December		■ Wages, commissions, bonuses, tips	\$25,974.00	☐ Wages, commissionuses, tips	ions,
				☐ Operating a business		☐ Operating a busing	iess
5.	Include in and other winnings.  List each	come regard public bene If you are fil	dless of wheth fit payments; ing a joint cas the gross inco	e during this year or the two ner that income is taxable. Ex- pensions; rental income; inter- se and you have income that your name from each source separa	amples of other income are al rest; dividends; money collect you received together, list it o	ed from lawsuits; royal nly once under Debtor	Social Security, unemployment, ties; and gambling and lottery 1.
				D-1-14		Daletano	
				Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	<b>Debtor 2 Sources of income</b> Describe below.	Gross income (before deductions and exclusions)
		y 1 of curre filed for baı	nt year until nkruptcy:	SNAP Food Stamps	\$780.00		
	r last caler anuary 1 to	ndar year: December	31, 2015 )	SNAP Food Stamps	\$2,148.00		
		dar year be December		SNAP Food Stamps	\$2,148.00		
Pa	rt 3: Lis	t Certain Pa	vments You	Made Before You Filed for	Rankruntev		
6.		r Debtor 1's Neither D	or Debtor 2 ebtor 1 nor D	's debts primarily consume	r debts? umer debts. Consumer debts	are defined in 11 U.S.	C. § 101(8) as "incurred by an
		During the	90 days befo	ore you filed for bankruptcy, di	id you pay any creditor a total	of \$6,425* or more?	
		☐ Yes	paid that cr	each creditor to whom you pai editor. Do not include paymer	nts for domestic support oblig		
		* Subject		payments to an attorney for to t on 4/01/19 and every 3 year		or after the date of adju	ustment.
	Yes.			or both have primarily consu ore you filed for bankruptcy, di		of \$600 or more?	
		■ No.	Go to line 7	<b>,</b>			
		□ Yes	include pay	each creditor to whom you pai ments for domestic support o this bankruptcy case.			paid that creditor. Do not do not include payments to an
	Creditor	's Name an	d Address	Dates of payme	ent Total amount	Amount you Wa	s this payment for

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7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.										
	No										
	Yes. List all payments to an insider.  Insider's Name and Address	Dates of payment	Total amount	Amount you	Posson for	this payment					
	maider a Name and Address	Dates of payment	paid	still owe	reason for	tins payment					
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a d	lebt that benefited an					
	No										
	Yes. List all payments to an insider	D-1(	T-1-1	<b>A</b>	D (	41.1					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment ditor's name					
Par	t 4: Identify Legal Actions, Repossession	s and Foreclosures									
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.										
	Case title Case number	Nature of the case	Court or agency		Status of the	ne case					
	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below  ■ No. Go to line 11.  □ Yes. Fill in the information below.	v.	erty repossessed, f		shed, attache						
	Creditor Name and Address	Describe the Property		Date	Date Value of the property						
		Explain what happened	ı			1 11 7					
11.	<ul> <li>Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?</li> <li>No</li> <li>Yes. Fill in the details.</li> <li>Creditor Name and Address</li> <li>Describe the action the creditor took</li> <li>Date action was</li> </ul>										
	Creditor Name and Address			taker	action was า	Amount					
12.	<ul> <li>Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?</li> <li>No</li> <li>Yes</li> </ul>										
Par	t 5: List Certain Gifts and Contributions										
13.	Within 2 years before you filed for bankrup  ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gifts	s with a total value	of more than \$60	00 per person	?					
	Gifts with a total value of more than \$600 per person	Describe the gifts		Date the g	s you gave ifts	Value					
	Person to Whom You Gave the Gift and Address:										

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14.	Within 2 years before you filed for bankru	uptcy, d	id you give any gifts or contribution	s with a total	value of more than	\$600 to any charity?			
	No								
	☐ Yes. Fill in the details for each gift or co Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code	otal	on.  Describe what you contributed		Dates you contributed	Value			
Par	t 6: List Certain Losses								
15.	Within 1 year before you filed for bankru or gambling?	ptcy or	since you filed for bankruptcy, did yo	ou lose anytl	ning because of the	ft, fire, other disaster,			
	■ No □ Yes. Fill in the details.								
	Describe the property you lost and how the loss occurred	Include	be any insurance coverage for the lo the amount that insurance has paid. Li ce claims on line 33 of Schedule A/B: I	st pending	Date of your loss	Value of property lost			
Par	t 7: List Certain Payments or Transfers			.,,					
16.	Within 1 year before you filed for bankrup consulted about seeking bankruptcy or produced any attorneys, bankruptcy petition produced in the seeking bankr	oreparin	g a bankruptcy petition?			rty to anyone you			
	Yes. Fill in the details.								
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		Description and value of any prope transferred	erty	Date payment or transfer was made	Amount of payment			
	Spalding Law Center LLC 2218 West Chicago Avenue Chicago, IL 60622 info@spaldinglawcenter.com		\$1995.00	2010 and 03/18/15 for 4-5 updates over 6+ years.	\$1,995.00				
	Spalding Law Center LLC 2218 West Chicago Avenue Chicago, IL 60622		\$136.00 for Suite Solution due diligence products: 3 credit rep 2 credit counseling classes ove years.		2010 and 03/18/2015	\$136.00			
17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.								
	No								
	Yes. Fill in the details.		Description and value of any present		Data manusant	Amazont of			
	Person Who Was Paid Address		Description and value of any prope transferred	erty	Date payment or transfer was made	Amount of payment			
18.	transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No								
	Yes. Fill in the details.  Person Who Received Transfer		Description and value of	e any property or Date transf					
	Address Person's relationship to you		property transferred	payments paid in exc	received or debts change	made			

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Debtor 1 **Burnadine Brown** 

19.	within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro		ny property to a	ı self-settle	ed trust or similar device	e of which you	are a
	Yes. Fill in the details.						
	Name of trust	Description and	value of the pro	perty tran	sferred	Date Transf	er was
Pa	t 8: List of Certain Financial Accounts, Ins	struments, Safe Depos	it Boxes, and S	torage Uni	ts		
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associated to the same series of the same series	or other financial accou	unts; certificates	s of depos	•		
	No						
	Yes. Fill in the details.				_		
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of acco instrument	unt or	Date account was closed, sold, moved, or transferred	before clo	alance sing or ransfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?	year before you filed fo	or bankruptcy, a	ny safe de	posit box or other depo	sitory for secu	rities,
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe	the contents	Do you st have it?	till
22.	Have you stored property in a storage unit of	or place other than you	ır home within 1	year befo	re you filed for bankrup	tcy?	
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you st have it?	till
Pa	t 9: Identify Property You Hold or Control	for Someone Else					
23.	Do you hold or control any property that so for someone.	meone else owns? Inc	lude any proper	ty you bor	rrowed from, are storing	ן for, or hold in	trust
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe	the property		Value
Pa	t 10: Give Details About Environmental Info	ormation					
For	the purpose of Part 10, the following definition	ons apply:					
	Environmental law means any federal, state toxic substances, wastes, or material into the regulations controlling the cleanup of these	ne air, land, soil, surfac	ce water, ground				ous or
	Site means any location facility or property	, as defined under any	environmental	law whath	ner vou now own opera	to or utilize it c	ar usad

Official Form 107

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

to own, operate, or utilize it, including disposal sites.

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Burnadine Brown

24.	Has any governmental unit notified you that  No	you may be liable or potentially liable	under or in violation of an environme	ental law?			
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of a	any release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adm	inistrative proceeding under any envir	onmental law? Include settlements a	ind orders.			
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	11: Give Details About Your Business or C	Connections to Any Business					
27.	Within 4 years before you filed for bankrupto	y, did you own a business or have any	y of the following connections to any	business?			
	☐ A sole proprietor or self-employed in	a trade, profession, or other activity,	either full-time or part-time				
	☐ A member of a limited liability compa	any (LLC) or limited liability partnershi	p (LLP)				
	☐ A partner in a partnership						
	☐ An officer, director, or managing exe	cutive of a corporation					
	☐ An owner of at least 5% of the voting	or equity securities of a corporation					
	■ No. None of the above applies. Go to Pa	art 12.					
	Yes. Check all that apply above and fill	in the details below for each business					
	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security				
	(Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Dates business existed	iumber of friit.			
28.	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.						
	■ No □ Yes. Fill in the details below.						
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued					

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Page 56 of 76 Case number (if known) Debtor 1 Burnadine Brown Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Burnadine Brown Signature of Debtor 2 **Burnadine Brown** 

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

Date

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes

Signature of Debtor 1 Date June 29, 2016

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor 1	<b>Burnadine Brow</b>	n			
	First Name	Middle Name	Last Name		
Debtor 2					
Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number				☐ Check if	this is an
				L Check ii	ano io an
				amended	
Official Fo	orm 108				
Official Fo		on for Individu	ıals Filing Under	amended	d filing
		on for Individu	uals Filing Under	amended	d filing
Stateme	nt of Intention	on for Individu		amended	

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

on the form

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C
Creditor's	☐ Surrender the property.	□No
name:	Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	□Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1 Burnadine Brown		Case number (if known)			
name:  Descrip property securin	1	<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	□ Yes		
For any un	rmation below. Do not list real estate lea	eases u listed in Schedule G: Executory Contracts and Unexpi ses. Unexpired leases are leases that are still in effect; the ease if the trustee does not assume it. 11 U.S.C. § 365(p	he lease period has not yet ended.		
Describe	your unexpired personal property leases		Will the lease be assumed?		
Lessor's no Description Property:	ame: n of leased		□ No □ Yes		
Lessor's no Description Property:	ame: n of leased		□ No □ Yes		
Lessor's no Description Property:	ame: n of leased		□ No		
Lessor's n Description Property:			□ No □ Yes		
Lessor's n Description Property:	ame: n of leased		□ No □ Yes		
Lessor's no Description Property:	ame: n of leased		□ No □ Yes		
Lessor's non-	ame: n of leased		□ No □ Yes		
Part 3: Under pen property th	nat is subject to an unexpired lease.	ated my intention about any property of my estate that s			
Burr	urnadine Brown nadine Brown ature of Debtor 1	Signature of Debtor 2			
Date	June 29, 2016	Date			

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-21153 Doc 1 Filed 06/29/16 Entered 06/29/16 17:05:15 Desc Main Document Page 63 of 76

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In re	Burnadine Brown		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPENSAT	TION OF ATTOR	NEY FOR DE	CBTOR(S)
c	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of or in	e petition in bankruptcy, or	r agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,995.00
	Prior to the filing of this statement I have received			1,995.00
	Balance Due			0.00
2. \$	<b>0.00</b> of the filing fee has been paid.			
3. T	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. <b>I</b>	■ I have not agreed to share the above-disclosed compensatio	n with any other person ur	nless they are meml	pers and associates of my law firm.
[	☐ I have agreed to share the above-disclosed compensation we copy of the agreement, together with a list of the names of t			
6. I	n return for the above-disclosed fee, I have agreed to render le	gal service for all aspects of	of the bankruptcy c	ase, including:
b c	<ul> <li>Analysis of the debtor's financial situation, and rendering ad</li> <li>Preparation and filing of any petition, schedules, statement of</li> <li>Representation of the debtor at the meeting of creditors and of</li> <li>[Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce reaffirmation agreements and applications as 522(f)(2)(A) for avoidance of liens on househo</li> </ul>	of affairs and plan which no confirmation hearing, and to market value; exem needed; preparation a	nay be required; any adjourned hear nption planning;	rings thereof;
7. E	By agreement with the debtor(s), the above-disclosed fee does need to Representation of the debtors in any discharg any other adversary proceeding.			es, relief from stay actions or
	CER	RTIFICATION		
	certify that the foregoing is a complete statement of any agree ankruptcy proceeding.	ment or arrangement for pa	ayment to me for re	epresentation of the debtor(s) in
Ju	ıne 29, 2016	/s/ Angela Spalding	3	
	ate	Angela Spalding 62		
		Signature of Attorney Spalding Law Cent	er LLC	
		2218 W. Chicago A		
		Chicago, IL 60622 773-227-2218 Fax:	772_42E 67E0	
		info@spaldinglawo		
		Name of law firm		

#### Chapter 7 Bankruptcy Retainer Agreement

# SPALDING LAW CENTER LLC IS A DEBT RELIEF AGENCY AND LAW FIRM. WE HELP PEOPLE FILE FOR BANKRUPTCY RELIEF UNDER THE BANKRUPTCY CODE.

Chapter 7 - Liquidation; eliminate dischargeable unsecured debt (certain debts may not be dischargeable)

In consideration for services to be rendered to undersigned Client(s) (hereinafter referred to as "Client") by Spalding Law Center LLC, its associates, co-counsels, consultants and paralegals, (hereinafter referred to as "Attorney"), in connection with representing Client regarding bankruptcy matters, Client, jointly and severally agrees to pay Attorney as follows:

l. bankruptcy case petition.	A total flat attorney که An additional S	fee of \$ <u>  35</u> 299 is to be pai	O_is requir d by Client f	red to be paid fo or the court film	or representation in ng fee of the bankro	Client's ptcy
expenses Attorne for costs associa and debtor educa fee and the option	us a retainer of \$	s behalf and does gence products re ports, tax transcrip are additional cos	not cover the quired to prote, real estate ts, real estate ts and are not	court filing fee, ocess the case, so valuations, etc. included in the a	Client is also responded as the credit cour Client agrees that the above-stated attorney	nsible iseling e filing fee, and
You agree to pa	y your balance of \$	1250 in	4 ins	stallments of \$	312. Shefore	

المالم (ام)

- 2. PARTIES: This agreement is entered into on the date shown below between Attorney (and not any individual attorney or agent of Spalding Law Center LLC) and the Client. Client has retained Attorney to consult and advise Client regarding bankruptcy matters under Chapter 7 of the bankruptcy code. Attorney agrees to use its best efforts and abilities in representing Client in bankruptcy. Client acknowledges that Client is not retaining Attorney to represent or appear in any other type of case, lawsuit or proceeding other than Clients bankruptcy case. Sending or receiving any summons or complaint, or notifying the Attorney of a pending lawsuit does not obligate the Attorney to represent Client in that lawsuit or before that court. Any representation of Client in a state court proceeding, including without limitation: collection lawsuits and forcelosure lawsuits, is not included in this Bankruptcy Retainer Agreement. Any referral made to another Attorney to represent Client is a courtesy only. The Attorney is not associated with any other Attorney outside of the undersigned Attorneys law offices.
- 3. ATTORNEY FEES: Client agrees to pay Attorney as stated in Paragraph I. Client agrees to timely pay the fee and court costs, and optional due diligence materials prior to the filing of the petition. In the event Client has not paid all earned fees, Attorney may retain counsel to collect any unpaid, earned fee without further notice. Client will additionally be responsible for any reasonable collection costs including attorney fees and court costs, not less than \$400. In the event Client wants to convert the case into a Chapter 13, Client acknowledges that there will be additional attorney fees for services provided to convert and there may be additional court costs. Conversion requires a new agreement and Client agrees that in the event of conversion from Chapter 7 to Chapter 13, any fees due under this agreement may be collected from the Chapter 13 trustee, but will not exceed the combined agreed fees under the two agreements. Client agrees to reimburse Attorney for any reasonable costs and fees incurred by Attorney as a result of dishonored checks or dishonored ACH payments. Client agrees to immediately pay Attorney a \$40.00 fee in in addition to the amount of the returned check, in certified funds. Failure

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	1211 1215. 12 A

to pay attorney fees in a timely manner could cause Attorney in its sole discretion to close the client file and terminate services (see Paragraph 6.) Client agrees that to reopen the case, Attorney most re-evaluate the case and may charge additional fees and may require Client to provide additional information.

- 4. BASIC SERVICES: Attorney shall provide Client with basic services in connection with Client's bankruptcy case that include, but are not limited to:
  - Review and analyze Client's financial circumstances based on information provided by Client.
  - If possible and to the extent possible, based on the information provided by Client, advise Client of the Client's pre-filing options, including but not limited to bankruptcy options.
  - c. Inform Client what information Client needs to provide Attorney in order to allow Attorney to provide appropriate advice and option information, in the event such information Client provided is insufficient.
  - d. Advise Client of the appropriate requirements in connection with the filing of a Chapter 7 or Chapter 13 bankruptcy, including the duties of Client connected with such filing.
  - e. Preparation and filing of the petition, schedules and statements
  - f. Assuming that a U.S. Bankruptcy proceeding is filed, Attorney services will include all typical Attorney participation required in such proceeding, including but not limited to, appearances at Court hearings, representation at the meeting of creditors, preparation of legal memoranda, communication with opposing counsel and parties, and submitting information pursuant to requests from the trustee, and other routine services not specifically stated.
  - g. Take creditor calls both pre and post-filing.
     h. If Client's proceeding requires additional, b
  - h. If Client's proceeding requires additional, but not customary work, Attorney will inform Client directly, and enter into a separate written contract for such services to fully apprise Client of the fees, payment requirements, and expected services to be provided.
- 5. NON-BASIC SERVICES: Client agrees that the following matters are not included within the scope of this Bankruptcy Retainer Agreement. Client agrees that, as to the matters listed below, the Attorney will not take any action on Clients behalf, without a written request and/or a separate Retainer Agreement and possibly an additional retainer:
  - Motions to revoke a discharge.
  - b. Removal of a pending action in another court.
  - c. Obtaining title reports.
  - d. The determination of real estate or tax liens.
  - e. Appeals to the BAP, District Court of Appeals.
  - Correcting credit reports.
  - Negotiations with Check Systems regarding Client.
  - h. Motions to Dismiss under §707(a) or (b).
  - i. Any adversary proceeding filed by the Trustee, U.S. Trustee, or any other party on any basis, including, without limitations, proceedings to determine dischargability of debts, such as those proceedings filed under 11 U.S.C. §523 or §727 (minimum 4 hours of attorney time paid in advance before appearance is filed).
  - j. Preparing or Signing of reaffirmation agreements, motions to redeem personal property, and negotiating reaffirmation agreements when Clients income is not sufficient to robut the presumption of undue hardship and special circumstances do not warrant the signing of a reaffirmation agreement. Basic services do



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- include advice to the debtor about the reaffirmation process absent a signed Attorney Declaration as contemplated pursuant to H U.S.C. §524
- Motion to impose or extend the bankruptcy stay.
- Actions to enforce the automatic stay pursuant to §362(k) and actions to enforce
  the discharge injunction pursuant to §524.
- m. Rule 2004 examinations, depositions, interrogatories, other discovery proceedings (other than initial §34) meetings), and contested motions.
- Redemption and replacement loan review and motions, and related work pursuant to §722 (\$600)
- Motion to avoid liens (\$250 per motion)

Additional fees will also apply for: preparation of amendments to creditor schedules (\$150 +\$26 filing fee); delays caused by Client including Client's failure to pay fees in a timely manner, failure to provide information, failure to return paperwork; continued §341 hearings (\$150) if continued due to Client's failure to appear.

TERMINATING SERVICES (Refund Policy): If Client decides to discontinue Attorney's services at any time, Client must notify Attorney in writing. Client is only entitled to a refund of unearned fees in the event Attorney is terminated prior to the filling of the petition. Client agrees that Attorney will not refund the flat fee if Attorney has filed the case on Client's behalf and has attended the Meeting of Creditors even if the case has not completed, unless retention of the entire flat fee would be unreasonable. Client understands that the retainer will not be refunded regardless if Client decides to cancel filing of the bankruptcy petition or not. If termination occurs prior to filing, Attorney shall provide an accounting of time and services and issue a refund check within a reasonable time (usually 30 days). Attorney's current hourly rate is \$250 per hour for attorney time and \$50 per hour for non-attorney time for purposes of determining the refund due. This hourly fee is subject to periodic review and increase to be commensurate with the fees charged by other attorneys of similar experience within the field. Client also agrees that Attorney's services will be considered terminated upon the following events: dismissal of the case or the closing of the case under Chapter 7.

Attorney reserves the right to withdraw from Client representation if, among other things, Client fails to honor the terms of this Agreement, including non-payment of Attorney and court filing fees; Client fails to cooperate or follow advice on a material matter, or if any fact or circumstance arises or is discovered that would render continuing representation unlawful or unethical. Client is aware of an ethical requirement imposed upon all Attorneys in this state. If a Client, in the course of representation by an Attorney, perpetrates a fraud upon any person or tribunal, the Attorney is obligated to call upon the Client to rectify the same. If the Client refuses or is unable to do so, the Attorney is required to reveal the fraud to the affected person or tribunal.

7. **CLIENT'S OBLIGATIONS:** In addition to paying the Attorneys Fees in a timely manner pursuant to Paragraph 3., Client also agrees to carry out all of Client's obligations pursuant to §521 of the bankruptcy code, to provide any and all requested information to Attorney, (see checklist and instructions in the Client folder), to notify Attorney of any change of contact information, to actively participate and communicate with Attorney during the duration of the case, and to cooperate fully with any Attorney staff member.

Client acknowledges his/her obligation to make FULL and complete DISCLOSURE of all Client's assets, liabilities, and financial information, including, but not limited to, any state court hearing dates or foreclosure notices, regardless of Client's intentions, and to provide all documents and information requested by Attorney, before the bankruptcy petition can be prepared and filed with the court.

Client acknowledges that he/she much complete a pre-petition credit counseling course before the bankruptcy petition can be filed. Client understands that he/she must also complete a post-petition counseling course after the bankruptcy petition is filed and within the time frame allowed by statute. Client acknowledges that the bankruptcy cannot be filed without the certificate of completion of the pre-bankruptcy credit counseling.

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Client understands that no discharge of debts will be issued if the post-bankruptcy credit counseling is not completed within the statutory time frame.

Client acknowledges that the Attorney will not research creditor information, including addresses, account numbers, or balances. The Client must provide this information to the Attorney in writing. Failure to do so many result in unscheduled debts subject to non-dischargeability.

- 8. LIMITED POWER OF ATTORNEY: Client agrees that the signature on this contract also grants a limited power of attorney to Attorney to: 1) obtain tax information from anyone with whom the Client has consulted regarding tax returns or preparation or the IRS, including but not limited to, copies of Client's tax returns and/or transcripts, and 2) obtain due diligence products including, but not limited to, real estate appraisals, title searches, asset searches, personal property valuations, and credit reports.
- 9. **RETENTION AND DISPOSITION OF RECORDS:** It is Attorney's general policy to maintain files for five (5) years after the completion of the Client's bankruptcy case, and reserves the right to destroy all contents of the file after the five (5) years starting from the date the case is closed. Attorney encourages Client to keep and maintain copies of all bankruptcy related matters. Client may request a copy of portions of the closed file by sending a written request. Attorney reserves the right to charge a reasonable retrieval and duplication fee of at least \$30.
- 10. SIGNATURE AUTHORIZATION & COMMUNICATION: Client's signature on this contract shall be authorization for Attorney to file a bankruptcy petition for Client via the Bankruptcy Court's electronic filing system and all other subsequent filings through the Bankruptcy Court's electronic filing system. Client agrees that the preferred method of receiving documents from Attorney is via first class mail, but LH reserves the right to provide notices and contact Client via email if Client provides a valid email address.
- RECEIPT OF MANDATORY NOTICE AND DISCLOSURE: The Bankruptcy Abuse and Prevention and Consumer Protection Act of 2005 requires Attorney to provide mandatory notices/disclosures to Client. Signatures on this contract shall be acknowledgment by Client that Client has received, read, and understood the two (2) separate documents entitled "§527(a) Notice," and "Important Information About Bankruptcy Assistance Services From An Attorney or Bankruptcy Petition Preparer."
- LAW CHANGES & OUTCOME: Client agrees that Attorney is not responsible and assumes no liability for changes in the law that could affect the advice Attorney gives Client. Attorney's advise is based on the current state of law and could be subject to change at anytime. Since the outcome of negotiations and litigation is subject to factors which cannot always be foreseen, Client acknowledges and understands that Attorney has made no promises or guarantees to Client concerning the outcome and is unable do so. Nothing in this Bankruptcy Retainer Agreement shall be construed as such a promise or guarantee.
- 13. **RESCISSIONS:** Client may only rescind a signed reaffirmation agreement by giving notice as detailed in the agreement within sixty (60) days of approval by the court or prior to discharge, whichever is later. Client should notify Attorney in writing within a reasonable amount of time in order to effectuate the rescission.
- 14. **CO-COUNSEL:** Client authorizes Attorney to hire co-counsel or independent attorneys as needed, at Attorney's expense, to work on this matter and divide fees with them on the basis of work and responsibility. Client authorizes Attorney, at its discretion, to have attorneys within the firm, or outside counsel, review Client's file to explore other potential causes of action Client may have against creditors.
- 15. NONDISCHARGEABLE DEBTS: Client understands that certain debts cannot be discharged in bankruptcy. Client agrees that Client is still liable to repay any debt not discharged in Client's bankruptcy. Client understands that the debts listed below are common examples of the types of debts that cannot be discharged in

initials:

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bankruptcy, and that non-dischargeable debts are not limited to this list. Client further understands that the list of non-dischargeable debts may be expanded by legislation or court decisions and Attorney has no control over the type of debts that may be or become non-dischargeable.

- Certain types of taxes, custom duties, or debts to pay taxes or custom duties.
- b. Student loans.
- Debts owed for spousal or child support.
- Debts owed to the spoase, former spoase, or child in a domestic relations proceeding.
- Debts arising from a previous bankruptcy wherein discharge of that particular debt was waived.
- f. Debts owed for money, property, services, extension-or-removal, or refinancing of credit, if obtained by false pretenses, or false representations, or actual fraud.
- g. Consumer debts for luxury goods obtained within ninety (90) days of the date of filing of the bankruptcy petition.
- Cash advances obtained within seventy (70) days of the date of the filing of the bankruptcy petition.
- Debts owed for fraud or defalcation while acting in a fiduciary capacity, or embezzlement or larceny.
- Debts owed for fines, penalties, or forfeitures payable to and for the benefit of governmental entity.
- k. Debts owed for death or personal injury arising from the operation of a motor vehicle, boat, or aircraft while intoxicated by drugs or alcohol.
- 16. Client understands that filing bankruptcy does not automatically discharge or remove liens from any real estate. Client agrees that the Attorney will not take any action to avoid (remove) any lien on real estate unless Client specifically authorizes the Attorney to do so in writing. Client agrees that the Attorney will rely on Clients statements concerning ownership of real property and any liens attached to Clients real property. Client agrees that no real estate title search will be conducted. Client agrees that Attorney will not conduct a public records search for lawsuits filed against Client or judgments granted against Client. Client must separately order and pay for a real estate title search, or public records search for lawsuits or judgments, if Clients wishes to obtain one. Client agrees to hold the Attorney barmless if client later discovers liens, lawsuits or judgments against Client or against Clients real estate.
- 17. ENTIRE AGREEMENT: Client acknowledges that Client has read and understands all the terms and conditions contained in this Bankruptcy Retainer Agreement and that the entire contract between the parties is made part of this instrument, except as otherwise indicated. Client is in agreement with the terms of this agreement and has signed on the signature lines below. Client further acknowledges that Client has received a copy of this Bankruptcy Retainer Agreement.

initials:

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ESTIMATED ASSET VALUE (EQUITY) Real Prop.  Personal Prop.  ESTIMATED UNSECURED	Mtg. Arrears Mtg. Bal 2d Mtg. Arrear 2d Mtg. Bal Veh. #1 Bal Veh. #2 Bal	SECURED DEBTS:	NONDISCHARGEABLE DEBT Taxes Student Loans Gov't Fines Child Support NSF Other
DEBT: YOK			
Dated: 2/8/0			
Client Signature	- <u>-</u>	Elient Printed Name	HE BROWN
Client Spouse Signature  Altorned at Last Spalding Law Center LLC	_	Client Spouse Printe	ed Name

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#### United States Bankruptcy Court Northern District of Illinois

In re	Burnadine Brown		Case No.	
		Debtor(s)	Chapter <b>7</b>	
	VE	RIFICATION OF CREDITOR M	ATRIX	
		Number of Creditors: 53		
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	fors is true and correct to the	ne best of my
Date:	June 29, 2016	/s/ Burnadine Brown Burnadine Brown Signature of Debtor		

Account Recovery Services 3031 N 114th St Milwaukee, WI 53222

ACL Laboratories c/o State Collection Services 2509 S. Stoughton Road Madison, WI 53716

Advocate Illinois Masonic Medical 836 W. Wellington Avenue Chicago, IL 60657

Advocate Illinois Masonic Medical PO Box 4247 Carol Stream, IL 60197

Afni, Inc. Po Box 3427 Bloomington, IL 61702

Afni, Inc. 404 Brock Drive P.O Box 3517 Bloomington, IL 61702-3517

Aronson 3401 W 47th Street Chicago, IL 60632

Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714

ATG Credit, LLC P.O Box 14895 Chicago, IL 60614

BCA Financial Services, Inc. 18001 Old Cutler Road Suite 462 Miami, FL 33157 Brooks & Trinrud PC 3725 Blackhawk Road Suite 200 Rock Island, IL 61201

Cap One Po Box 85520 Richmond, VA 23285

Certified Services Inc Po Box 177 Waukegan, IL 60079

Chicago Anesthesia Associates SC 2334 Momentum Place Chicago, IL 60689

Cmre Financial Services Inc 3075 E Imperial Hwy Ste 200 Brea, CA 92821

CMRE Financial Services, Inc. 3075 E. Imperial Hwy. # 200 Brea, CA 92821-6753

Commercial Recovery In 13335 15 Mile Rd Ste 408 Sterling Heights, MI 48312

Dependon Collection Service Po Box 4833 Oak Brook, IL 60522

First Source Financial Solutions 7650 Magna Drive Belleville, IL 62223

GE Money Bank Attn: Bankruptcy Dept. P.O. Box 103106 Roswell, GA 30076

Gemb/Whitehall
Po Box 981439
El Paso, TX 79998

Harris & Harris Ltd 222 Merchandise Mart Plaza Suite 1900 Chicago, IL 60654

Harris & Harris, LTD 111 West Jackson Blvd Suite 400 Chicago, IL 60604

Hsbc Auto 6602 Convoy Ct San Diego, CA 92111

HSBC Auto Finance / Santander Santander Consumer USA Po Box 961245 Fort Worth, TX 76161

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

IC System
Attn: Bankruptcy
444 Highway 96 East, Po Box 64378
St. Paul, MN 55164

Illinois Collection Services 8231 185th St Ste 100 Tinley Park, IL 60487

Illinois Collection Services Inc. P.O Box 1010 Tinley Park, IL 60477

Kovach Eye Institute 152 N. Addison Avenue Elmhurst, IL 60126

Lakeshore Gastroemterology & Liver PO Box 74008150 Chicago, IL 60674

Markoff & Krasny Attorneys at Law 29 N. Wacker Dr., # 500 Chicago, IL 60606-2854

Nationwide Cassel Llc 3435 N Cicero Ave Chicago, IL 60641

Northwest Collectors 3601 Algonquin Rd. Suite 232 Rolling Meadows, IL 60008

Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

Physiotherapy Associates PO Box 3379 Montgomery, AL 36109

Radadvantage Illinois, PC PO Box 8500 Lockbox 46692 Philadelphia, PA 19178

Radiological Physicians Ltd. 111 N. Wabash Avenue Suite 620 Chicago, IL 60602

Resurrection AMB Care Services P.O Box 6670 River Forest, IL 60305

River Forest Imaging 420 Williams Street River Forest, IL 60305

State Collection Service Inc. 2509 S. Stoughton Rd Madison, WI 53716

State Collection Service Inc. 2509 S. Stoughton Road Madison, WI 53716

State Collection Service, Inc. P.O Box 6250 Madison, WI 53716

State Collection Services Bankruptcy Dept. P.O Box 6250 Madison, WI 53716

Tate & Kirlin Associates 2810 Southhampton Road Philadelphia, PA 19154

Village Radiology 121 N Marion Street Oak Park, IL 60301-1079

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West Suburban Medical Center 3 Erie Court Oak Park, IL 60302

Westgate Orthoapedics 1125 Westgate Oak Park, IL 60301

Westgate Orthopaedics Ltd 1125 Westgate Street Oak Park, IL 60301 Westside Pathology Associates 3 Erie Court 4th floor Oak Park, IL 60302